



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

LOVEJOY; *Disruption of the home*, G. C. CHASE; *One rest-day in seven*, O. C. HORSMAN; *Workingmen's insurance*, C. R. HENDERSON; *The housing problem*, J. C. KENNEDY; *The church in the country town*, C. O. BEMIS. (Philadelphia: Am. Baptist Pub. Soc. 1913. 10c each.)

Year-book of social progress for 1912. Summary of recent legislation, official reports, and voluntary effort, with regard to welfare of the people. (London: Nelson. 1912. Pp. viii, 617. 2s.)

Die Forderungen der deutschen Wohnungsreformbewegung an die Gesetzgebung. (Göttingen: Vandenhoeck & Ruprecht. 1913. 1.20 m.)

Insurance and Pensions

An Introduction to the History of Life Assurance. By A. FINGLAND JACK. (New York: E. P. Dutton and Company. 1912. Pp. xii, 263. \$2.50.)

The two parts into which this book is divided might almost have been bound separately, under different titles.

The first and longer part is a survey of the gild system. It is a coherent and comprehensive sketch, with not much more emphasis upon charitable and mutual relief than would be found in a treatment having no thought of the bearing of gilds upon life insurance. The author explains, "I have thought it necessary to devote a large portion of the book to a consideration of the Gilds, because the relief for which they were responsible was so much a part of their nature that to seek to deal with it without reference to general development and characteristics would lead to wrong impressions" (p. ix). But the survey goes far beyond "reference" to general characteristics. The chapters on the Roman Collegia, the Frith Gilds, the Social-Religious Gilds, and Gild Relief naturally emphasize mutual aid, especially burial and support of families of sick or deceased brethren; but an equal number of chapters, relating to Gild Beginnings, the Merchant Gilds, and the Craft Gilds, lay no special stress upon mutual benefits. The survey is a conscientious summary of the best secondary authorities, both German and English, and is scholarly, though making no pretense of originality. But it is difficult to resist the conclusion that interest in the gild system seriously diverted the author from his original intention of writing an introduction to the history of life insurance; unless, indeed, the introduction to the history grew out of a study of the gild system, which is unlikely.

The second part of the book consists of a series of brief sketches somewhat unfortunately entitled *Other Influences*. Part II has, in fact, a unity not revealed in its title. It consists of a series of chapters taking up in logical order the canonist doctrine of usury; its application to contemporary institutions, such as rent charges and *montes*; *gambling insurance*; *the schemes of Holtzschuher, Orbrecht, and Tonti*; the science of life contingencies; and early experiments in life insurance. None of these chapters is exhaustive, nor gives as full a treatment of its subject as may be found elsewhere, but, taken together, they constitute a very readable and clear sketch of the theories and practice of interest and of life contingencies to the time of the founding of regular life insurance companies.

It is somewhat surprising that so little attention is given to the early development of branches of insurance other than life insurance. Since the author's avowed intention is to examine "certain main factors in the development of the insurance idea," it is not easy to understand why he inquires so minutely into gild affairs and nearly neglects the development of **property** insurance.

While the author modestly subordinates his own views in the body of the work, his introductory chapter is a good piece of reflection. Without aiming to present new views or new facts, this work performs a very useful service in the careful examination and comparison of authorities.

WILLIAM H. PRICE.

Yale University.

NEW BOOKS

ASHLEY, A. *The social policy of Bismarck*. Preface by G. von SCHMOLLER. Birmingham studies in social economics and adjacent fields, III. (New York: Longmans. 1912. Pp. xi, 95. 75c.)

The nature and history of state socialism: Bismarck's character, career and views; the intention and provisions of German and English workmen's insurance legislation; and the value of the method of insurance—these large themes are the basis of an essay that is at least clearly and forcibly written. Nothing new in the way of fact appears; the discussion of theory is suggestive.

R. F. F.

BULLOCK, E. D. *Selected articles on compulsory insurance*. De-baters' handbook series. (Minneapolis: H. W. Wilson Co. 1913. Pp. xxxv, 266. \$1.)

The volume consists of the following parts: (1) introductory